

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 24-11087-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Danielle Lefay  
38 Cranmer Road  
Bayville, NJ 08721

Social Security No.:

xxx-xx-9217

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 6/12/25.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: June 12, 2025

JAN: rms

Jeanne Naughton  
Clerk

In re:  
Danielle Lefay  
Debtor

Case No. 24-11087-CMG  
Chapter 13

District/off: 0312-3  
Date Rcvd: Jun 12, 2025

User: admin  
Form ID: 148

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2025:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Danielle Lefay, 38 Cranmer Road, Bayville, NJ 08721-1715
520154411	+ Ocean County Sheriff's Office, Attn: Foreclosures, 101 Hooper Avenue, Room 119, Toms River, NJ 08753-7605

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 12 2025 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 12 2025 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520154401	+ EDI: BANKAMER	Jun 13 2025 00:31:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
520154402	EDI: CAPITALONE.COM	Jun 13 2025 00:31:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
520154403	EDI: CAPONEAUTO.COM	Jun 13 2025 00:31:00	Capital One Auto Finance, Attn: Bankruptcy 7933 Preston Rd, Plano, TX 75024-2302
520158826	+ EDI: AISACG.COM	Jun 13 2025 00:31:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520221903	+ EDI: AISACG.COM	Jun 13 2025 00:31:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
520223078	EDI: CITICORP	Jun 13 2025 00:31:00	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520154404	+ EDI: CITICORP	Jun 13 2025 00:31:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, PO Box 790034, St Louis, MO 63179-0034
520154405	+ EDI: DISCOVER	Jun 13 2025 00:31:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
520154406	Email/Text: bankruptcycourts@equifax.com	Jun 12 2025 20:51:00	Equifax, Po Box 740241, Atlanta, GA 30374-0241
520154407	^ MEBN	Jun 12 2025 20:37:21	Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
520154408	+ Email/Text: nsm_bk_notices@mrcopper.com	Jun 12 2025 20:51:00	Flagstar Bank, Attn: Bankruptcy 5151 Corporate Drive, Troy, MI 48098-2639
520219840	+ Email/Text: nsm_bk_notices@mrcopper.com	Jun 12 2025 20:51:00	Flagstar Bank, N.A., 5151 Corporate Drive, Troy, MI 48098-2639
520154409	+ EDI: PHINGENESIS	Jun 13 2025 00:31:00	Genesis Financial, Genesis FS Card Services, PO

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520154410	^ MEBN	Jun 12 2025 20:37:48	Box 4477, Beaverton, OR 97076-4401
520490543	Email/Text: nsm_bk_notices@mrcrcooper.com	Jun 12 2025 20:51:00	KML Law Group, P.C., 701 Market St Ste 5000, Philadelphia, PA 19106-1541
520490544	Email/Text: nsm_bk_notices@mrcrcooper.com	Jun 12 2025 20:51:00	Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
520154412	+ Email/Text: bankruptcy@sw-credit.com	Jun 12 2025 20:51:00	SWC Group, 4120 International Parkway #100, Carrollton, TX 75007-1957
520224800	+ EDI: AISACG.COM	Jun 13 2025 00:31:00	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520154413	EDI: SYNC	Jun 13 2025 00:31:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5060
520154414	EDI: SYNC	Jun 13 2025 00:31:00	Synchrony Bank/HHGregg, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
520154415	^ MEBN	Jun 12 2025 20:37:09	TransUnion, Po Box 2000, Chester, PA 19016-2000

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2025 at the address(es) listed below:

## Name

## Email Address

Albert Russo

on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo

docs@russotrustee.com

Denise E. Carlon

on behalf of Creditor FLAGSTAR BANK N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Justin M Gillman

on behalf of Debtor Danielle Lefay ecf@gillmancapone.com  
GillmanBrutonCaponeLLC@jubileebk.net,e4eaf5f23@maildrop.clio.com;jgillman@ecf.courtdrive.com

Laura M. Egerman

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on behalf of Creditor Lakeview Loan Servicing LLC laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 6